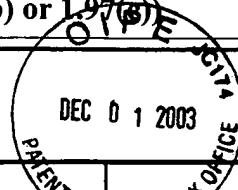


TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
(Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
T00470-0010-US3

In Re Application Of: SCHMIDT, Mike et al.



Serial No. 10/656,265	Filing Date September 8, 2003	Examiner Not Yet Assigned	Group Art Unit Not Yet Assigned
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Title: INTERACTIVE ELECTRONIC BILL PAYMENT SYSTEM

Address to:
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

37 CFR 1.97(b)

1. The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

37 CFR 1.97(c)

2. The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:

the statement specified in 37 CFR 1.97(e);

OR

the fee set forth in 37 CFR 1.17(p).

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT
 (Under 37 CFR 1.97(b) or 1.97(c))

Docket No.
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DEC 01 2003

Serial No.
10/656,265

Filing Date
September 8, 2003

Examiner
Not Yet Assigned

Group Art Unit
Not Yet Assigned

INTERACTIVE ELECTRONIC BILL PAYMENT SYSTEM

Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

- A check in the amount of _____ is attached.
- The Director is hereby authorized to charge and credit Deposit Account No. _____ as described below.
 - Charge the amount of _____
 - Credit any overpayment.
 - Charge any additional fee required.

Certificate of Transmission by Facsimile*

I certify that this document and authorization to charge deposit account is being facsimile transmitted to the United States Patent and Trademark Office (F:

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Signature

Typed or Printed Name of Person Signing Certificate

*This certificate may only be used if paying by deposit account.

Signature

John R.S. Orange (Reg. 29,725)

McCarthy Tetrault LLP

Suite 4700, Box 48

66 Wellington Street West

Toronto Dominion Bank Tower

Toronto, Ontario

M5K 1E6 Canada

Certificate of Mailing by First Class Mail

I certify that this document and fee is being deposited on _____ with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Typed or Printed Name of Person Mailing Certificate

Dated:

28/11/03

CC:



ATTORNEY DOCKET NO.: **T00470-0010-US3**
CUSTOMER NUMBER: **27,155**

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re patent application of:

SCHMIDT, Mike et al.

Serial No.: **10/656,265** Group Art Unit: **Not Yet Assigned**
Filed: **09/08/2003** Examiner: **Not Yet Assigned**
Title: **INTERACTIVE ELECTRONIC BILL PAYMENT SYSTEM**

Mail Stop DD
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INFORMATION DISCLOSURE STATEMENT

Pursuant to the duty to disclose under 37 CFR §1.56, Applicant submits herewith a Form PTO/SB/08A listing references of which the Applicant is aware and which are brought to the attention of the Examiner. The cited references are US patents and pursuant to the waiver of 37 CFR §1.98(a)(2), no copies of the documents are submitted herewith.

Pursuant to 35 USC §120, this application relies on the earlier filing date(s) of the following prior application(s):

<u>Serial Number</u>	<u>Filing Date</u>
10/277,205	October 22, 2002

The filing of this IDS shall not be construed as a representation that a search has been made, an admission that the information cited is, or is considered to be, material for patentability,

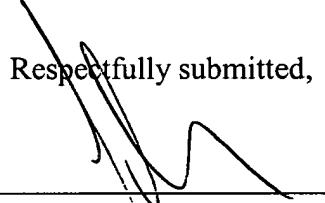
or that no other material information exists. This filing shall not be construed as an admission against interest in any matter.

This IDS is submitted pursuant to 37 CFR §1.97(b) and, accordingly, no fee is believed to be due for consideration of the documents submitted herewith.

Applicant respectfully requests consideration of the items listed and requests the Examiner to return a copy of the attached Form PTO/SB/08A after being marked as being considered by the Examiner.

Date: 28/11/05

Respectfully submitted,


John R.S. Orange
Registration No. 29,725
Agent for Applicant

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/656,265
				Filing Date	09/08/2003
				First Named Inventor	SCHMIDT, Mike
				Art Unit	Not Yet Assigned
				Examiner Name	Not Yet Assigned
Sheet	1	of	1	Attorney Docket Number	T00470-0010-US3



INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

14 Sheet

1

of

1

Attorney Docket Number

Complete if Known

Application Number	10/656,265
Filing Date	09/08/2003
First Named Inventor	SCHMIDT, Mike
Art Unit	Not Yet Assigned
Examiner Name	Not Yet Assigned

Attorney Docket Number T00470-0010-US3

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and no considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if the entire document is being filed.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.